

## FPU Class

9 class sessions

Each class consists of:

- One hour video
- 30 minutes of small group discussions of case studies and exercises

Space is limited. This summer's class is limited to 20 families.

## Where are we Meeting?

St Catherine Catholic Church  
In the Bride's room

7 PM Every Sunday starting **June 17, 2018**

## What is included in FPU membership?

- **Lifetime** access to FPU classes:
  - 9 class sessions at St Catherine starting June 17
  - Future classes at St Catherine and anywhere else
- **Lifetime** access to online budgeting tools and financial information
- **One year** subscription to **EveryDollar Plus**
- **"Complete Guide to Money"** book
- Class work book
- Budget envelopes
- One year access to online video lessons

## What is FPU Not?

FPU does **not sell insurance**

FPU does **not sell investment products** such as stocks, bonds, or mutual funds

## What does it cost to attend FPU?

FPU membership costs \$99 if you use this link <http://www.fpu.com/1064452>

It is best to **order** your FPU membership by **June 8** so that you have all of your class materials when class starts on June 17.

If you wish, you can attend the **first class for Free** to **learn** how much **FPU will help** you.

FPU **membership** does **not expire**. You can take the FPU class again.

Financial assistance is available – please contact the parish office for more information.

## How to Attend FPU

- Contact the Class Coordinator  
Rick Yeilding  
Cell phone 425-923-4949  
Email [ryeilding2@gmail.com](mailto:ryeilding2@gmail.com)
- Check our class web site  
<http://www.fpu.com/1064452>  
Use this link to save \$30 on your FPU class membership.

## Listen to Dave on the Radio

While you are waiting for the class to start or any other time, you can **listen to Dave Ramsey help people solve** their financial emergencies on

**KQAM 1480 AM** and **102.5 FM**  
from **2-5 PM**

5/15/2018 2:16:00 PM

**FINANCIAL** *Peace*  
UNIVERSITY



## What is FPU?

9 classes on **Personal Finance**

The **First class** is **FREE**

Dave's **proven money class** will show you **step-by-step** how to

- Create a **Budget**
- **Pay** off your **Debt**
- Make **Wise Spending** Decisions
- **Save** for the **Future**

## What is the Objective?

**Financial Peace**

## What are the Prerequisites?

**None**

## Where are we Meeting?

Saint Catherine of Siena Catholic Church  
in the Bride's room

7 PM Every Sunday  
starting **June 17, 2018**

## Average American

76% of people **live paycheck to paycheck** (CNN Money 2013)

The **Average American wastes 24%** of their **take-home pay** on **consumer debt** (Financial Wellness 2016)

**\$2,630** is the **average amount spent** on **credit card interest** per year. (NerdWallet 2015)

**64%** of Americans **can't cover a \$1,000 emergency** (Market Watch 2015)



## God warns us about debt:

"... the **borrower** is **slave** to the lender." (Proverbs 22:7 NAB)

## God warns us about money:

**He who is in haste to grow rich will not go unpunished.** (Proverbs 28:20)

**You cannot serve both God and Money.** (Matthew 6:24)

## Financial Peace Members

**Average amount saved** in the first 90 days - **\$2,700**

**89%** graduate with at least a **\$1,000 emergency fund**

**Get out of debt** with the debt snowball.

Romans 13:8 "**Owe nothing to anyone**, except to love one another;" (NAM)

**Average debt paid off** in the first 90 days - **\$5,300**



## God tells us to spend wisely:

"**Precious treasure remains** in the house of the **wise**" (Proverbs 21:20 NAM)"

**3 out of 4** people do a monthly zero-based budget after FPU

**58%** increase their **giving** after taking FPU and enjoy the **pleasure** and **rewards** of **giving** to the **church** and those in **need**

## FPU Class will show you How-to:

Save with a **purpose**.

Daily decisions make a **HUGE** impact.

Your Decision at age 16	Your Consequences at age 76
Spend \$2 a day on bottled water	☹️ \$0
Invest \$2 a day	☺️ \$7,825,768!

## Choose Wisely!

Make a monthly **budget that works!**

- Learn how to **discuss money** with your spouse **with a smile** and **without a fight**.
- Learn to **budget without fear or anger**.



## Did you Know?

That a **couple** with **\$10,000** in **debt** and **no savings** is **twice** as likely to **divorce** as a **couple** with **no debt** and **\$10,000** in **savings**. (CNN)

"I believe that through **knowledge** and **discipline**, **financial peace** is **possible** for all of us." — Dave Ramsey